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In re Application of: Banaugh et al.

on building. or a.

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Filed: 31 October 2000

Docket No.: WELL0011

Art Unit: 3624

Examiner: Kyle, Charles R.

Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet

Transactions

April 30, 2004

Re: Office Action Amendment

To:

United States Patent and Trademark Office

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Attached to this facsimile coversheet please find the following documents:

- Amendment (17 pages) and
- Associate Power of Attorney (1 sheet)